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September 23, 2005

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Applicant: David Griffith  
Title: ACTUARY-MANIPULABLE RATING MODEL AND SYSTEM  
Application No.: 09/775,019 Filed: February 1, 2001  
Examiner: Pass, Natalie Group Art Unit: 3626  
Atty. Docket No.: 027-0001 Conf. No.: 7486

Dear Sir:

Transmitted herewith are the following documents in the above-identified application:

Response to Non-Final Office Action (10 page(s))  
  
 Petition for Extension of Time (      month) (      page(s))  
 Information Disclosure Statement (2 page(s)), including PTO/SB0/8A and/or  
PTO/SB/08B (1 page(s)), and copies of 1 reference(s)  
  
  
  
  
 Other: (      page(s))  
  
  
  
 Transmittal Letter (2 page(s));  
 Return postcard;

The Total Fee has been calculated as shown below:

	Pending Claims	Claims Previously Paid	Extra Claims	Fees
Total Claims	19	- 24 =	0 x \$50.00 =	0.00
Independent Claims	3	- 5 =	0 x \$200.00 =	0.00
Multiple Dependent Claims (if any) - \$360.00 fee				
Additional Claims Fee				\$ .00
Fee For Extension Of Time				
Other Fees: (IDS)				\$180.00
TOTAL FEE DUE:				\$ 180.00

Small entity status is entitled to be asserted for the application.  
 A check is enclosed for the Total Fee shown above.  
 Please charge the Total Fee shown above to Deposit Account 50-0631.  
 The Commissioner is hereby authorized to charge any deficiency in fees and any additional fees under 37 C.F.R. § 1.16 or 1.17, that may be required during the pendency of this application, and to similarly credit any overpayment, to Deposit Account 50-0631.

September 23, 2005

RE: 09/775,019

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**CERTIFICATE OF MAILING OR TRANSMISSION**

I hereby certify that, on the date shown below, this correspondence is being

deposited with the US Postal Service with sufficient postage as first class mail and addressed as shown above.  
 facsimile transmitted to the US Patent and Trademark Office.



Michael R. Long

09-23-05

Date

Respectfully submitted,



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